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RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE REQUESTED  
EXAMINING GROUP 3693  
PATENT  
Attorney Docket No. 05793.3068-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Kevin HUENNEKENS et al. ) Group Art Unit: 3693  
Application No.: 09/897,775 ) Examiner: Kirsten Sachwitz Apple  
Filed: June 29, 2001 ) Confirmation No.: 9815  
For: SYSTEMS AND METHODS FOR ) Mail Stop AF  
PROCESSING CREDIT CARD )  
TRANSACTIONS THAT EXCEED )  
A CREDIT LIMIT )

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

REQUEST FOR RECONSIDERATION

In reply to the Final Office Action mailed October 12, 2006, the period for response to which extends to January 12, 2007, and pursuant to 37 C.F.R. § 1.116, Applicants propose the following:

**Remarks/Arguments** begin on page 2 of this paper.